PostFinance

Changes to QR-bills

What is it about?

On 22 November 2025, new directives for the QR-bill come into effect. The most important change is the sole support of the structured address (address type S) in the Swiss QR code. Use of the extended character set is also permitted.

What does this mean for you?

Your own invoicing needs to be adapted and you must ensure that QR-bills contain only structured addresses (address type S).

Structured addresses for invoicing are binding from 22 November 2025
We recommend changing your own invoicing now and only sending QR-bills with structured addresses (address type S). This affects both your own address (you as the invoice issuer) and the address of the debtor (the recipient of the QR-bill).

Transitional period for processing until 13 November 2026
The processing of unstructured addresses (address type K) is guaranteed until 13 November 2026.

Address types	Example for Creditor	Example for Ultimate Debtor
Address type S ++Nm ++PstlAdr +++StrtNm +++BldgNb +++PstCd +++TwnNm +++Ctry ++PstlAdr	<Cdtr> <Nm>Sample Company Ltd</Nm> <PstlAdr> <StrtNm>Example Street</StrtNm> <BldgNb>22</BldgNb> <PstCd>8999</PstCd> <TwnNm>Seldwyla</TwnNm> <Ctry>CH</Ctry> </PstlAdr> <Cdtr>	<UltmtDbtr> <Nm>Sally Sample</Nm> <PstlAdr> <StrtNm>City Street</StrtNm> <BldgNb>2</BldgNb> <PstCd>8999</PstCd> <TwnNm>Seldwyla</TwnNm> <Ctry>CH</Ctry> </PstlAdr> <UltmtDbtr>
Address type K ++ Nm ++PstlAdr +++AdrLine1 +++AdrLine2 +++Ctry ++PstlAdr	<Cdtr> <Nm>Sample Company Ltd</Nm> <PstlAdr> <AdrLine1>Example Street 22<AdrLine1> <AdrLine2>8999 Seldwyla<AdrLine2> <Ctry>CH</Ctry> </PstlAdr> <Cdtr>	<UltmtDbtr> <Nm>Sally Sample</Nm> <PstlAdr> <AdrLine1>City Street 2<AdrLine1> <AdrLine2>8999 Seldwyla<AdrLine2> <Ctry>CH</Ctry> </PstlAdr> </UltmtDbtr>

Table 1: Description of address types S and K for Creditor and Ultimate Debtor

Please note:
- The change of address type applies to all address data in the QR-bill (Creditor & Ultimate Debtor).
- If the element “Name” (Nm) is completed, the elements “Town” (TwnNm), “Postcode” (PstCd) and “Country” (Ctry) must also be completed.
- For the debtor / Ultimate Debtor, we recommend filling in “Street” (StrtNm) and “House number” (BldgNb). If this is missing and the QR-bill is paid at a Swiss Post branch, the missing information will be entered subsequently, with the costs payable by you.
- We recommend entering street and house number information in the fields provided. Until further notice, the house number (“BldgNb”) may be entered in the “StrtNm” element.

Extended character set

The character set introduced in pain.001 in 2022 will now be applied to the QR-bill.
This includes the printable characters from the following Unicode blocks:

- Basic Latin (Unicodepoint U+0020 – U+007E)
- Latin-1 Supplement (Unicodepoint U+00A0 – U+00FF)
- Latin Extended-A (Unicodepoint U+0100 – U+017F)

And in addition the following characters:

- Ș – (LATIN CAPITAL LETTER S WITH COMMA BELOW, Unicodepoint U+0218)
- ș – (LATIN SMALL LETTER S WITH COMMA BELOW, Unicodepoint U+0219)
- Ț – (LATIN CAPITAL LETTER T WITH COMMA BELOW, Unicodepoint U+021A
- ț – (LATIN SMALL LETTER T WITH COMMA BELOW, Unicodepoint U+021B)
- € – (EURO SIGN, Unicodepoint U+20AC)

Further details can be found in the QR-bill Implementation Guidelines in section 4.1.

Test options

The changes can now be tested on PostFinance's test platform:
testplattform.postfinance.ch/corporates

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